



FEMA

# FEMA's Role in the Vashon Island Coastal Flood Study

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**RiskMAP**  
Increasing Resilience Together



# Outline

- **National Flood Insurance Program (NFIP)**
- **Map Adoption Process**
- **Appeal Information**

# Purpose of the NFIP

## Reduce economic loss caused by flood events

- Maps the flood risk and assign insurance rates (FIRMs)
- Makes flood insurance available
- Sets minimum floodplain construction standards
- Reduces dependency on structural flood control
- Promotes floodplain management practices

# NFIP Facts

*Nationally...*

- **5.6 million flood insurance policies**
- **20,532 participating communities**
- **\$1.2 trillion in flood coverage**

# How the NFIP Works

Three disciplines of the NFIP:

- **Mapping – Flood Studies**
- Regulations
- Insurance



# When Will it Flood?

Flood Frequency		% chance over 30 yr mortgage
Years	Chance in any Year	
10	10 out of 100	96%
50	2 out of 100	46%
100	1 out of 100	26%
500	.2 out of 100	6%

# Flood Studies

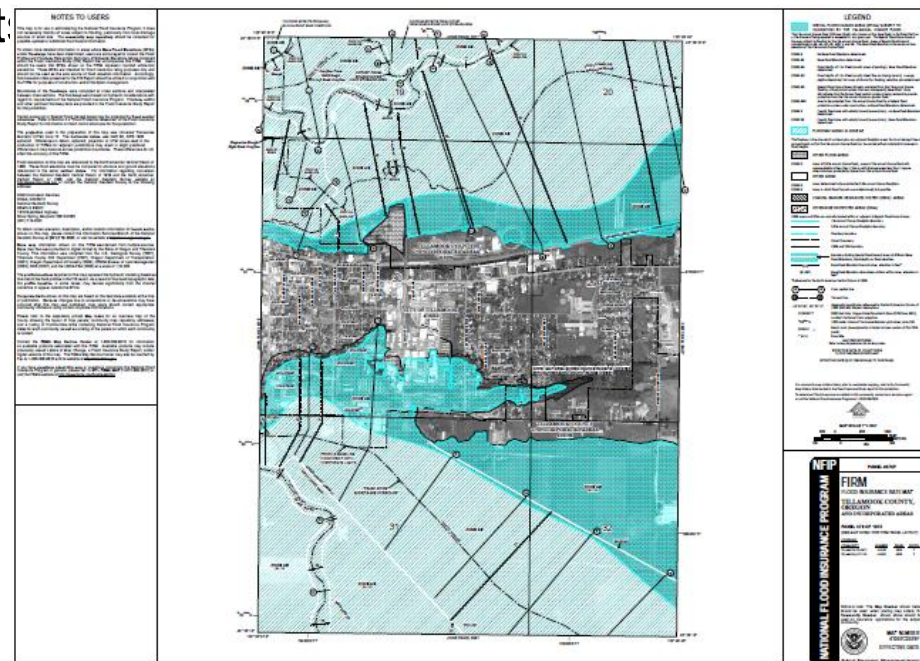
- FIS creates maps that show Special Flood Hazard Areas (SFHA); base (100-yr) floodplain
- FIS sets flood **insurance** rates per the maps
- **Lenders** must require flood insurance in the 100-year floodplain for Federal-related loans
- FIS provides **communities** with data to enforce their ordinances
- **Study Report**: Describes flood history, principal flood problems, flood protection measures, hydrology and hydraulic methods, floodway data tables, water surface profiles
- **Flood Insurance Rate Map (FIRM)**: Shows floodplain limits, base flood elevations (BFEs), floodways, surveyed cross sections, corporate limits, roads, insurance zones



# Flood Insurance Rate Maps (FIRM)

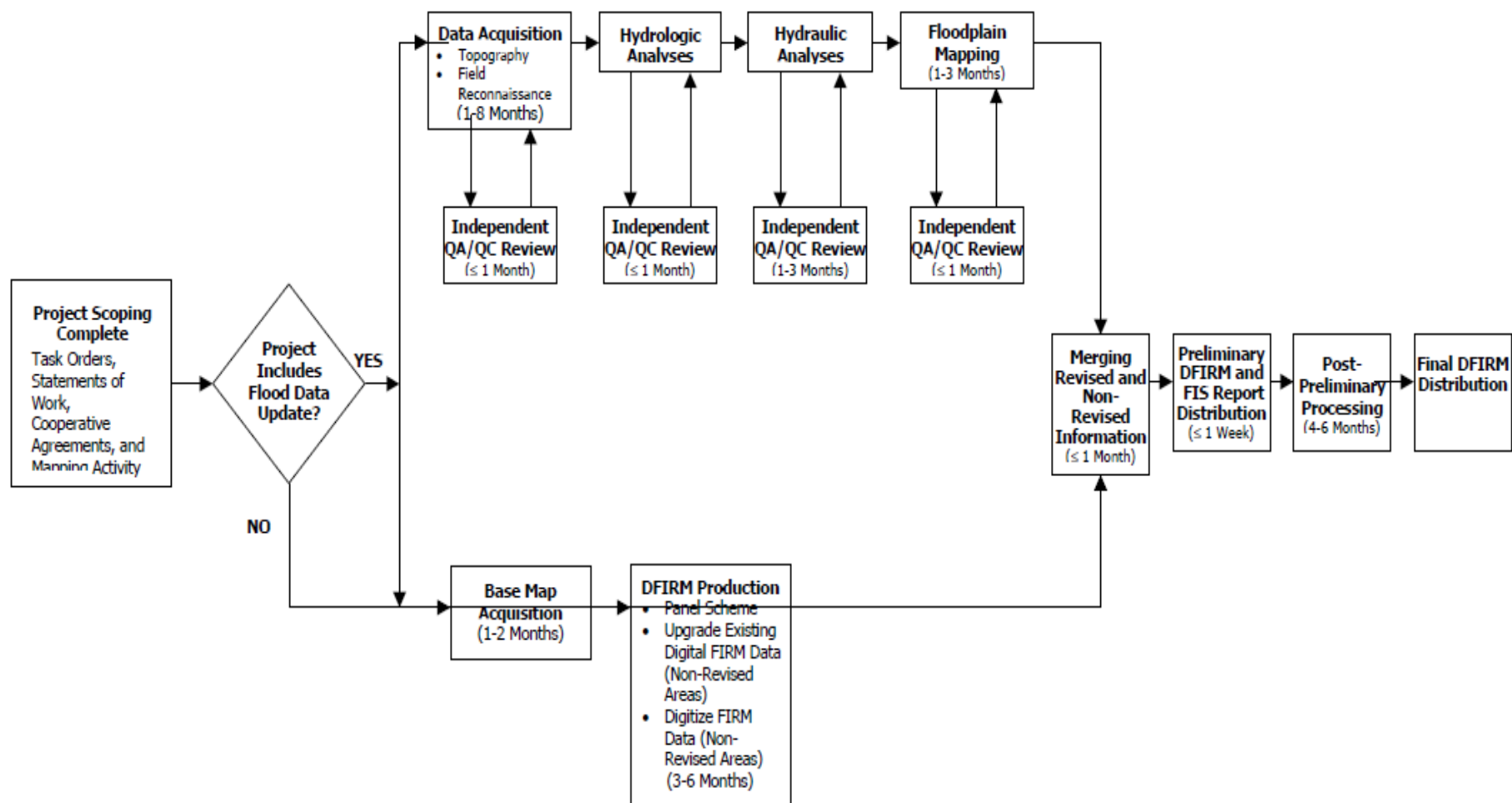
## Who uses the FIRM?

- Local Jurisdictions
  - Community Officials
  - Building and Zoning Department
  - Economic Development
  - Planners
  - Emergency Managers
- Lending Institutions
- Surveyors & Engineers
- Builders/Developers
- Insurance Agents
- Property Owners
- State and Federal Agencies

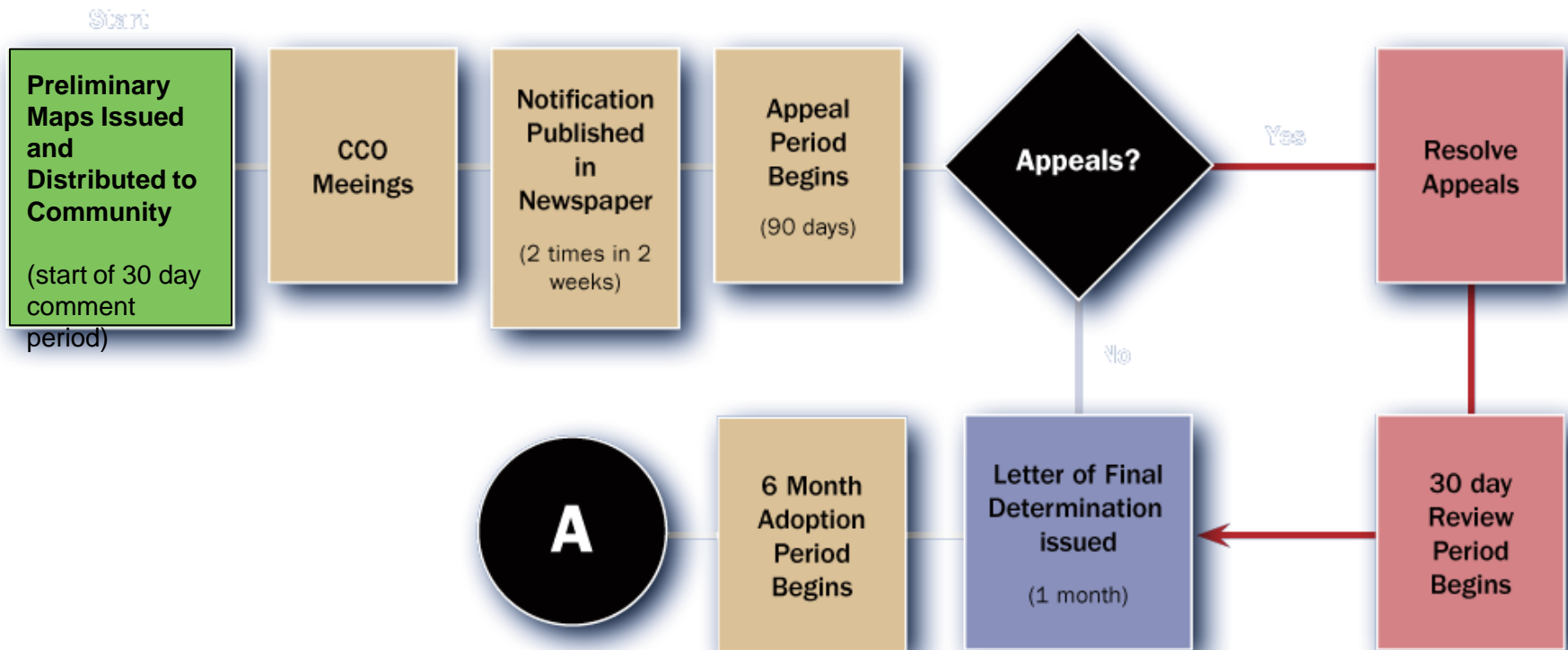




## Flood Map Project Process



# Adoption Process



# Appeals

Signed Letter with Backup Technical Information

Mail to:

STARR - Region X Support Center

901 Fifth Avenue, Suite 3100

Seattle, WA 98164

Informal Comments not needing a response:

Email: [RSC10@STARR-team.com](mailto:RSC10@STARR-team.com)

Questions:

Phone: 206-682-1159 ext. 2225

# Letters of Map Change (LOMC) (ways to appeal at any time)

- **LOMA** - for property owners who believe a property was incorrectly included in a SFHA. An elevation certificate supports a LOMA, but by itself, does not remove the insurance requirement.
- **LOMR** – removes land that has been graded or filled (physical changes) since the date of the map. A LOMR can waive flood insurance requirements.
- **(LOMA) Hotline - 1-877-FEMA-MAP**

# Questions?



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